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12-27-05

Appl. No. 10/064,783
Appeal Brief

AF/3624
JPW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. Serial No. : 10/064,783
Applicants : Lederman, Lawrence
Filed : August 16, 2002
TC/A.U. : 3624
Examiner : Subramanian
Docket No. : 02012-40137
For : *SYSTEM AND METHOD FOR MANAGING CONCENTRATION
OF CORPORATE DEBT*

Commissioner for Patents
United States Patent and Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450

APPEAL BRIEF
(37 CFR §41.37)

Sir:

In response to the Final Office Action dated June 17, 2005, Appellant respectfully submits the following Appeal Brief. A Notice of Appeal was filed on September 28, 2005, and an Appeal Brief without extension of time was due on November 28, 2005. Accordingly, a petition for an extension of time, and associated fee are enclosed herewith.

Appellant respectfully requests reconsideration and withdrawal of the outstanding rejections.

EL968230899US)

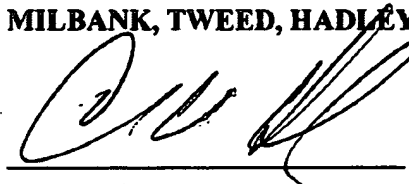
debt instruments than the debt concentration threshold, wherein the changed parameter is restriction of voting.

119. A method for managing concentration of debt, the method comprising:
determining a debt concentration threshold; and
associating a condition with a debt instrument, the condition changing at least one parameter of the debt instrument, the condition available when an entity holds more debt instruments than the debt concentration threshold, wherein the changed parameter serves to restrict redemption of the debt instrument.

Claim 120 has been Cancelled.

Respectfully submitted,

MILBANK, TWEED, HADLEY & MCCLOY LLP

A handwritten signature in black ink, appearing to read 'Chris L. Holm', is written over a horizontal line.

Dated: December 23, 2005

Chris L. Holm

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